

Consumer Complaints:

Online: https://consumercomplaints.fcc.gov

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For Immediate Release

CONSUMER ALERT: BE WARY OF STUDENT LOAN DEBT SCAM ROBOCALLS

FCC Also Issued An Enforcement Advisory Calling on Voice Service Providers to Look Out for These Robocalls and Help Block Them

The FCC's Robocall Response Team is warning consumers about a potential uptick in student loan debt robocalls in the wake of the recent announcement of nationwide federal student loan debt relief. Scammers often use broadly publicized news to add an air of legitimacy and familiarity to their spoofed robocalls. Scammers might use the calls to pressure consumers to make a payment or provide private information. But consumers should be aware that there is **no fee to apply** for student loan debt relief and that applications are accepted only at StudentAid.gov/DebtRelief.

The FCC also issued an <u>Enforcement Advisory</u> today to remind voice service providers of their role in protecting consumers by combatting the scourge of illegal robocalls aggressively, especially student loan robocalls, following recent announcements regarding student loan forgiveness and deferment.

Student Debt Scam Robocalls

These calls typically state that the caller is informing the recipient that the payment suspension will end or that a petition can be filed on their behalf to get a certain amount of their loan "dismissed." Some common campaigns purport to be from the "student loan forgiveness center" or from a state forgiveness center. Spoofing may be use to further confuse consumers by using seemingly legitimate caller ID information.

Chairwoman Rosenworcel:

"We are calling on the phone companies to heighten their vigilance and take decisive measures to block student loan debt scam robocalls. We are ready to take action in every way we can and throw the book at robocallers who illegally target consumers."

The Chairwoman recently attended a <u>meeting</u> hosted by the National Economic Council to discuss this topic and prepare to combat scammers. The FCC is working with its federal partners to combat such calls.

What's New?

On August 24, 2022, President Biden announced student loan forgiveness for millions of Americans and an extension of the loan forbearance period through December 31, 2022. The Department of Education has extended forbearance seven times since March 20, 2020, in response to the COVID-19 pandemic. Each time the Department of Education has extended the forbearance, fraudsters and unscrupulous marketers have taken advantage of these changes to flood American consumers with robocalls about student loans. While the FCC has not seen any increase in consumer complaints about these calls to date, other evidence, including a recent warning from the FTC, suggests that callers are starting to flood phones in the United States with student loan-related robocalls in the months preceding the end of loan forbearance or changes to student loan programs.

Scam Clues for Consumers

Consumers should be aware that they are likely talking to a scammer if the robocaller:

- Pressures you to provide money or information.
- Says you need to pay any sort of fee to apply or appeal your application.
- Directs you to any website outside of StudentAid.gov
- Purports to be calling from somewhere like the "student loan forgiveness center" or from a state forgiveness center.
- Uses suspicious caller ID, such as a name that is inconsistent with the substance of the message, or the same area code and first three digits of your phone number.
- Asks for your FSA ID, bank account, or credit card information. (The real application requires your name, birth date, Social Security number, phone number, and email address.)

What to Do

If you have received a possible scam robocall:

- Do not share any personal or financial information.
- If you're not sure, hang up and call the institution using their publicly available, legitimate phone number.
- File a complaint with the FCC: https://consumercomplaints.fcc.gov

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